

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Thomas F. Chapman, et al.

Serial No.: 09/852,597

Filed: May 10, 2001

For: SYSTEMS AND METHODS FOR  
NOTIFYING A CONSUMER OF  
CHANGES MADE TO A CREDIT  
REPORT

Group Art Unit: 2171

Examiner:

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FEB 20 2002

Technology Center 2100

Commissioner of Patents  
Washington, D.C. 20231

Attorney Docket No. E1001/251209

Date: 25 JANUARY 2002

INFORMATION DISCLOSURE STATEMENT

Sir:

Pursuant to 37 C.F.R. §§ 1.56, 1.97 and 1.98, Applicants identify the documents listed on the modified Form PTO 1449 accompanying this submission. Copies of these documents are enclosed for the Examiner's review.

Remarks

Applicants do not concede that the identified materials constitute prior art within the meaning of the United States patent laws.

Applicants file this paper pursuant to 37 C.F.R. 1.97(b)(3), before issuance of a first Office action on the merits and, therefore, believe that no fee is due in connection with this filing. However, the Commissioner is authorized to debit Deposit Account No. 11-0855 for any such fee due should Applicants be mistaken.

Respectfully submitted,

Christopher J. Chan

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ATTORNEY FOR ASSIGNEE

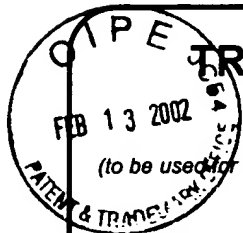
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Application Number

09/852,597

Filing Date

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First Named Inventor

Chapman

Group Art Unit

2171

Examiner Name

Attorney Docket Number

E1001/251209

## ENCLOSURES (check all that apply)

☐ Fee Transmittal Form☐ Fee Attached☐ Amendment / Response☐ After Final☐ Affidavits/declaration(s)☐ Extension of Time Request☐ Express Abandonment Request☒ Information Disclosure Statement☐ Certified Copy of Priority Document(s)☐ Response to Missing Parts/ Incomplete Application☐ Response to Missing Parts under 37 CFR 1.52 or 1.53☐ Assignment Papers (for an Application)☐ Drawing(s)☐ Licensing-related Papers☐ Petition☐ Petition to Convert to a Provisional Application☐ Power of Attorney, Revocation Change of Correspondence Address☐ Terminal Disclaimer☐ Request for Refund☐ CD, Number of CD(s) \_\_\_\_\_☐ After Allowance Communication to Group☐ Appeal Communication to Board of Appeals and Interferences☐ Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)☐ Proprietary Information☐ Status Letter☒ Other Enclosure(s) (please identify below):Form PTO 1449 (one sheet)  
6 publications

Remarks

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## SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

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## CERTIFICATE OF MAILING

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